

Fee Types	Definition	Amount
Maintenance Fee	Monthly fee charged to cover the cost of maintaining the broad ATM and POS network as well as other facilities providing convenience for customers	Varies based on account types
Early Closure Fee	Manual fee charged if account is closed within 6 months of opening	Varies based on account types
Term Breakage Fee	Fee charged once Term Deposit account is closed within the first half of its fixed term period	\$20
Internal Transfer Fee	Processing of transferring from J Trust Royal Bank account into another J Trust Royal Bank account Via Internet Banking	Free
Honour Fee	Charged each time an account is overdrawn and debit are passed through the account	\$20
Minimum Balance Fee	Monthly fee charged at end of the month if the balance of the account falls below the minimum balance threshold during the month	Varies based on the account types
Dormancy Fee	Fee charged if account is not transacted on for a period of 12 months (or more). Fee is charged monthly after this period until the account is either reinstated or balance is reduced to zero	Free
Electronic Banking Transaction Fee	Fee charged for each debit or credit made via POS, Internet Banking and ATM	Free

Account Fees and Charges

Personal Banking Accounts | Effective from Feb 2020



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Account Types	The ONE Account	Fast Saver Account	Personal Cheque Account	Term Deposit Account*	Premier Account**
Account Benefits	<ul style="list-style-type: none"> Free local money transfers within J Trust Royal Bank Free access to over 100 ATMs 24/7 Free access to Internet Banking Free access to Mobile Banking Free automated transfers to other J Trust Royal Bank account Visa Debit Card 	<ul style="list-style-type: none"> Base interest paid monthly Higher bonus interest rate if: Maintain balance \geq\$500; Make no withdrawals; and Deposit at least \$10 during the month Free initial passbook with which to record transaction history 	<ul style="list-style-type: none"> Able to make large payments to anyone in Cambodia at your convenience Free local money transfers within Bank Free access to over 100 ATMs 24/7 Free access to Internet Banking Free access to Mobile Banking Free automated transfers to other J Trust Royal Bank account Visa Debit Card 	<ul style="list-style-type: none"> Higher rate of interest Security Certificate 	<ul style="list-style-type: none"> Dedicated service at the exclusive Premier Lounges Able to make large payments to anyone in Cambodia at your convenience Free local money transfers within J Trust Royal Bank Free access to over 100 ATMs 24/7 Higher daily limits on ATM withdrawals Free replacement Debit Card Free cheque book Special offers & discounts Free account statements Free access to Internet Banking Free access to Mobile Banking Free automated transfers to other J Trust Royal Bank account Visa Premier Debit Card Interest paid monthly

Balance (The currency is in USD)

Minimum Opening Balance	\$1	\$500	\$1,000	\$1,000	\$25,000
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Fees & Charges (The currency is in USD)

Maintenance Fee / Minimum Balance Fee (varies based on account type)	Free	Free if balance \geq \$500 \$3 if balance $<$ \$500	Free if average balance \geq \$5,000 \$1 if average balance \geq \$500 to $<$ \$5,000 \$3 if average balance $<$ \$500	Free	Free if average balance \geq \$5,000 \$25 if balance $<$ \$5,000
Over the Counter Fee	Free	1 free withdrawal per month/Each additional withdrawal \$1 \$1/trx if monthly over the counter transactions exceed 8	\$0.5/trx if average balance $<$ \$500 \$1/trx if monthly over the counter transactions exceed 8	Free	Free
Dormancy Fee	Free	Free	Free	Free	Free

* Term Deposit Account: Early term breakage fee apply

* Membership Fee of Premier Account: \$50 if aggregate average monthly deposit balance $<$ \$25,000

Other Terms and conditions apply

Terms and conditions are subject to change at the Bank's sole discretion without prior notice to customers.